

Plumbers Local 24 Annuity Fund

Available Benefit Applications:

- Unemployment (Hardship Withdrawal)
- Separation from Service
- Installment Payments
- Disability
- Incoming Direct Rollover
- Death Benefit Claim
- Beneficiary Account Withdrawal
- Alternate Payee QDRO Distribution
- Required Minimum Distribution (RMD)

What do you need to do with your Annuity Account?

- 1. I am unemployed for at least one week and want to take money from my Account:**
 - a. Use this application: [Hardship Withdrawal](#) (click to open the application)
- 2. I am no longer working for a covered employer and want to take money out of my Account:**
 - a. If you are disabled, use this application: [Disability](#)
 - b. If you are not disabled, use this application: [Separation from Service](#) (termination benefit)
- 3. I am retired from the Industry and want to take money out of my Account:**
 - a. If you are disabled, use: [Disability](#)
 - b. If you are not disabled, and want a lump sum or a rollover, use: [Separation from Service](#)
 - c. If are not disabled, and want to set up monthly installments, use: [Installment Payments](#)
- 4. I want to transfer money from another qualified retirement plan into my Account:**
 - a. Use: [Incoming Direct Rollover](#)
- 5. I am the beneficiary of a deceased participant and I want to take money out of the Account:**
 - a. If you have not created a Beneficiary Account in your name, use: [Death Benefit Claim](#)
 - b. If you already have a Beneficiary Account created in your name, use: [Beneficiary Account Withdrawal](#)
- 6. I have an Account from my ex-spouse and want to take money out:**
 - a. Use: [Alternate Payee QDRO Distribution](#)
- 7. I am retired and need to take Required Minimum Distribution (RMD):**
 - a. Use [Required Minimum Distribution \(RMD\)](#)

Required Minimum Distributions are the minimum amounts you must withdraw from your Account each year. You must start taking RMD withdrawals from your Account when you reach age 73. Failure to do so might result in a 25% excise tax from the IRS on the RMD amount.

For assistance, please contact our Benefit Payment Department at 1-800-792-3666, extension 6008, available Monday to Friday, 8:30 a.m. to 5:00 p.m. Eastern Time.